

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 08-36292-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frances Ann Jefferson
3319 Lynhaven Avenue
Richmond, VA 23234

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3635

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Frances Ann Jefferson is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 14, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Frances Ann Jefferson
 Debtor

Case No. 08-36292-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: alleyk
 Form ID: B18W

Page 1 of 3
 Total Noticed: 24

Date Rcvd: Aug 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2013.

db +Frances Ann Jefferson, 3319 Lynhaven Avenue, Richmond, VA 23234-2115
 cr Wells Fargo Financial System Virginia, Inc. succes, 13675 Technology Drive,
 Bldg. C, 2nd Floor, Eden Prairie, MN 55344-2252
 8616329 +Allied Cash Advance, 4721 Walmsley Blvd., Richmond, VA 23234-2348
 8616330 +Anderson Financial T/A Loan Ma, 6900 Midlothian Tnpk, Richmond, VA 23225-5635
 8616331 +Cash 2u Payday Loans 31, 6220 Hull Street Road, Richmond, VA 23224-2450
 8616332 +Check and Go, 4712 N Southside Plaza, Richmond, VA 23224-1742
 8616336 #+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1718
 8781953 +LOAN MAX, 3440 PRESTON RIDGE RD., SUITE 500, ALPHARETTA, GA 30005-3823
 8616339 +Stan Furn, 201 E Belt Blvd, Richmond, VA 23224-1205
 8616340 +Standard Furniture, 201 E Belt Blvd., Richmond, VA 23224-1205
 8616342 +Virginia Association Realtors, 10231 Telegraph Road, Glen Allen, VA 23059-4561
 8628388 +WELLS FARGO FINANCIAL VIRGINIA, INC., Wells Fargo, P.O. Box 7648, Boise, ID 83707-1648
 8634727 Wells Fargo Fin. System VA, Inc, successor by merger toWellsFargoFin.,
 Acceptance System Virginia, Inc., 13675 Technology Drive, Bldg. C, 2nd Floor,
 Eden Prairie, MN 55344-2252

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: RECOVERYCORP.COM Aug 15 2013 02:03:00 Recovery Management Systems Corporation,
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
 8616329 +EDI: ALLIEDCASH.COM Aug 15 2013 02:03:00 Allied Cash Advance, 4721 Walmsley Blvd.,
 Richmond, VA 23234-2348
 8616333 +E-mail/Text: heatherg@checkcity.com Aug 15 2013 02:18:58 Check City,
 4708 Jefferson Davis Hwy, Richmond, VA 23234-3153
 8616334 +Fax: 614-760-4092 Aug 15 2013 03:48:16 Checksmart, 159 E Belt Blvd,
 Richmond, VA 23224-1203
 8616335 +EDI: CMIGROUP.COM Aug 15 2013 02:03:00 Cmi, 4200 International, Carrollton, TX 75007-1930
 8616337 E-mail/Text: TAMAR.GADE@DRIVETIME.COM Aug 15 2013 02:18:09 D.T. Credit Corporation,
 P.O. Box 29018, Phoenix, AZ 85038-9018
 8616338 E-mail/Text: bankruptcydepartment@ncogroup.com Aug 15 2013 02:20:24 Nco Fin /99, Pob 41466,
 Philadelphia, PA 19101-0000
 8645502 +E-mail/Text: collection@newgenfcu.org Aug 15 2013 02:18:44
 New Generation Federal Credit Union, 1700 Robin Hood Rd, Richmond, VA 23220-1012
 8682360 EDI: RECOVERYCORP.COM Aug 15 2013 02:03:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 8616341 +E-mail/Text: collection@newgenfcu.org Aug 15 2013 02:18:44 Vacap Fcu, 1700 Robin Hood Rd,
 Richmond, VA 23220-1012
 8616343 +EDI: WESTASSET.COM Aug 15 2013 02:03:00 West Asset, 220 A North Sunset,
 Sherman, TX 75092-7465
 8616344 +EDI: WFFC.COM Aug 15 2013 02:03:00 Wffinancial, 2501 Seaport Drive,
 Chester, PA 19013-2249

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DT Credit Corporation
 aty ##+The Debt Law Group, PLLC, West End, PO Box 5928, Glen Allen, VA 23058-5928
 8616328 ##+Advance America, 3906 Hull Street Road, Richmond, VA 23224-1714

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: alleyk
Form ID: B18W

Page 2 of 3
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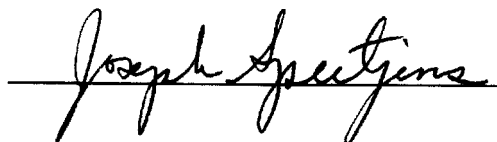
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-7

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Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2013 at the address(es) listed below:

Andrew S. Goldstein on behalf of Creditor Wells Fargo Financial System Virginia, Inc.
successor by merger to Wells Fargo Financial Acceptance System Virginia, Inc.
AGoldstein@mglspc.com

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Melissa M. Watson Goode on behalf of Creditor DT Credit Corporation pjmecf@glasserlaw.com,
mgoode@glasserlaw.com

Richard James Oulton on behalf of Debtor Frances Ann Jefferson 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;fellows.jl@gmail.com;rchurwitz@gmail.com

Richard James Oulton on behalf of Attorney The Debt Law Group, PLLC 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;fellows.jl@gmail.com;rchurwitz@gmail.com

TOTAL: 5